

I. **AMENDMENT**

Please amend the claims and enter the new claim as set forth below.

1. (Currently amended) A method of using an apparatus, the method
including:
storing a value and credit card information in memory;
creating a value conveyance using the value and the credit card information by a
computer associated with the memory;
associating the value conveyance and the value with a debit instrument number
by the computer;
displaying the value conveyance and at least one link to a store on a first
webpage of the computer;
receiving, over a network, a selection, from a browser displaying the first
webpage, of at least one link to a store;
in response to the selection, encrypting the debit instrument number by the
computer, redirecting the browser using the link to a second webpage, and transmitting to the
second webpage a URL comprising the encrypted debit instrument number by the computer;
and
receiving and storing, by the computer from the second webpage, an update to
the value conveyance
receiving, at a second web site, encrypted identifier data obtained from a first
web site and corresponding to a purchase made at the first web site, the encrypted identifier
data conveyed along with a URL such that a log on conveys the encrypted identifier data to the
second web site; and
implementing a financial transaction by applying the encrypted identifier data

from the second web site.

2. (Currently amended) A method of using an apparatus, the method

including:

storing a value and credit card information in memory;

creating a value conveyance using the value and the credit card information by a
computer associated with the memory;

associating the value conveyance and the value with a debit instrument number
by the computer;

displaying the value conveyance and at least one link to a product on a first
webpage of the computer;

receiving, over a network, a selection, from a browser displaying the first
webpage, of at least one link to a product;

in response to the selection, encrypting the debit instrument number by the
computer, redirecting the browser using the link to a second webpage, and transmitting to the
second webpage a URL comprising the encrypted debit instrument number by the computer;
and

receiving and storing, by the computer from the second webpage, an update to
the value conveyance

implementing a purchase over the Internet with payment data communicated by
a browser; and

reconciling a payment for the purchase invisibly to a purchaser by using the
payment data communicated by the browser to implement a financial transaction distinct from
said purchase.

3. (Currently amended) A method of using an apparatus, the method

including:

storing a value and credit card information in memory;

creating a value conveyance using the value and the credit card information by a computer associated with the memory;

associating the value conveyance and the value with a debit instrument number by the computer;

displaying the value conveyance and at least one link to a charitable contribution on a first webpage of the computer;

receiving, over a network, a selection, from a browser displaying the first webpage, of at least one link to a charitable contribution;

in response to the selection, encrypting the debit instrument number by the computer, redirecting the browser using the link to a second webpage, and transmitting to the second webpage a URL comprising the encrypted debit instrument number by the computer;
and

receiving and storing, by the computer from the second webpage, an update to the value conveyance

responding, with a digital device, to a computerized customer order to implement a financial transaction by triggering a communication of real-time payment data corresponding to a purchase, the communication from a non-customer computer to a vendor computer without customer intervention.

4. (Currently amended) The method of any one of claims 1-3, wherein the

encrypting comprises private key to private key encrypting triggering is carried out by communicating to a proxy server.

5. (Currently amended) The method of any one of claims 1-3 further, wherein the transmitting to the second webpage a URL comprising the encrypted debit instrument number by the computer is carried out invisibly to a computer associated with the browser triggering is carried out by communicating to an Internet-type network.

6. (Currently amended) Any one of claims 21-31 further including attaching data identifying the value conveyance to an Internet greeting card transmitted by the computer encrypting the data

7. (Currently amended) Any one of claims 1-3₁ further including attaching data identifying the ~~financial transaction~~ value conveyance to an electronic communication transmitted by the computer ~~to enable carrying out the financial transaction.~~

8. (Currently amended) Any one of claims 1-3₁ wherein the ~~financial transaction~~ value conveyance comprises a gift to from one person to an other person, such the other person can redeem the value conveyance without the other person having a merchant account or a relationship with a financial institution, and further including attaching data identifying the gift to an Internet greeting card transmitted by the computer ~~to enable carrying out the financial transaction.~~

9. (Currently amended) Any one of claims 1-3₁ wherein the ~~financial transaction~~ value conveyance comprises a gift certificate.

10. (Currently amended) Any one of claims 1-3₁ wherein the ~~financial~~

~~transaction~~ value conveyance comprises a coupon.

11. (Currently amended) Any one of claims 1-3, wherein the ~~financial~~
~~transaction~~ value conveyance comprises a rebate.

12. (Currently amended) Any one of claims 1-3, wherein the ~~financial~~
~~transaction~~ value conveyance comprises ~~conveying~~ money.

13. (Currently amended) Any one of claims 1-3, wherein the ~~financial~~
~~transaction~~ value conveyance comprises ~~providing~~ a cash surrogate.

14. (Currently amended) Any one of claims 1-3, wherein the ~~financial~~
~~transaction~~ value conveyance comprises ~~issuing~~ a stored value vehicle.

15. (Currently amended) Any one of claims 1-3, wherein the value
conveyance comprises a debt card instrument ~~further including receiving a computer~~
~~communication from an intermediary from the group consisting of a broker, agent, and~~
~~middleman, the communication facilitating the financial transaction.~~

16. (Currently amended) Any one of claims 1-3, further including providing a
gift icon at the computer ~~receiving data indicating that a card account has been executed to~~
~~carry out the financial transaction.~~

17. (Currently amended) Any one of claims 21-3, further including, providing
at the computer, an option to combine money with the value conveyance ~~wherein the browser is~~

a wallet-enabled browser.

18. (Currently amended) Apparatus including:

a digital electrical computer programmed to carry out the operations of:

storing a value and credit card information in memory;

creating a value conveyance using the value and the credit card information

by the computer associated with the memory;

associating the value conveyance and the value with a debit instrument number

by the computer;

displaying the value conveyance and at least one link to a store on a first

webpage of the computer;

receiving, over a network, a selection, from a browser displaying the first

webpage, of at least one link to a store;

in response to the selection, encrypting the debit instrument number by the

computer, redirecting the browser using the link to a second webpage, and transmitting to the

second webpage a URL comprising the encrypted debit instrument number by the computer;

and

receiving and storing, by the computer from the second webpage, an update to

the value conveyance Any one of claims 1-3 further including receiving data indicating that a bank account has been accessed to make a payment for the financial transaction.

19. (Currently amended) Apparatus including:

a digital electrical computer programmed to carry out the operations of:

storing a value and credit card information in memory;

creating a value conveyance using the value and the credit card information by a

computer associated with the memory;

associating the value conveyance and the value with a debit instrument number
by the computer;

displaying the value conveyance and at least one link to a product on a first
webpage of the computer;

receiving, over a network, a selection, from a browser displaying the first
webpage, of at least one link to a product;

in response to the selection, encrypting the debit instrument number by the
computer, redirecting the browser using the link to a second webpage, and transmitting to the
second webpage a URL comprising the encrypted debit instrument number by the computer;
and

receiving and storing, by the computer from the second webpage, an update to
the value conveyance Any one of claims 1-3 further including encrypting some of the data with
private key to private key encryption.

20. (Cancelled)

21. (Currently amended) A method including: Apparatus including:

a digital electrical computer programmed to carry out the operations of:
storing a value and credit card information in memory;
creating a value conveyance using the value and the credit card information by a
computer associated with the memory;
associating the value conveyance and the value with a debit instrument number
by the computer;

displaying the value conveyance and at least one link to a charitable contribution

on a first webpage of the computer;

receiving, over a network, a selection, from a browser displaying the first
webpage, of at least one link to a charitable contribution;

in response to the selection, encrypting the debit instrument number by the
computer, redirecting the browser using the link to a second webpage, and transmitting to the
second webpage a URL comprising the encrypted debit instrument number by the computer;
and

receiving and storing, by the computer from the second webpage, an update to
the value conveyance

implementing a redemption over the Internet with a value conveyance
communicated by a browser; and

reconciling the value conveyance for the redemption invisibly to a recipient of the
value conveyance by using the value conveyance communicated by the browser.

21. (Cancelled)

22. (Currently amended) The apparatus of any one of claims 18, 19, 21,
further including a computer system associated with the browser-Apparatus including:

_____ a first computer system providing a first web site, a second computer system
providing a second web site, and a third computer system, the systems cooperating to carry out
the operations of:

_____ receiving, at the second web site, encrypted identifier data obtained from the first
web site, said encrypted identifier data corresponding to a purchase made at the first web site,

_____ conveying, with the third computer system, the encrypted identifier data along
with a URL such that a log on by the third computer system conveys the encrypted identifier

data to the second web site; and

_____ implementing a financial transaction by applying the encrypted identifier data from the second web site.

23. (Currently amended) The apparatus of any one of claims 18, 19, 21,
further including a computer system communicating with the computer associated with the
memory so as to create the ~~The apparatus of claim 22, wherein the conveying includes~~
~~conveying a value conveyance.~~